

FORM B6A
(6/90)

In re: **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total >			0.00	

(Report also on Summary of Schedules.)

FORM B6B
(10/89)In re **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on hand value is approximate average balance as of 10/13/2005		130.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America joint checking account no balance	J	0.00
		Middlesex Savings Bank - checking account # 223497087 value is as of 10/6/05		1,001.32
		Middlesex Savings Bank - savings account # value is as of filing date		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. household goods and furnishings - age ranges from 3 years to 35 years old see attached list	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. books and pictures estimated sale value		200.00

ATTACHMENT TO SCHEDULE B

Household goods and furnishings

Kitchen/sitting area

- Two bar stools

- One 2 seat sofa

- One swivel recliner

- One small coffee table

- (all of the above items were purchased between 2002 and 2003)

- One kitchen counter television (gift in 2001)

Living room/dining area

- One entertainment unit – purchased in 2003

- One dining room table and six chairs – wedding gift 35 years ago
(no living room furniture)

Front hall

- Small table – purchased in 2002

Master Bedroom

- Mattress and box spring – purchased around 1995 or so

- Bed frame – purchased in 1969

- High dresser and low dresser and two night tables – wedding gifts 35 years ago

- Two end lamps – purchased several years ago

Second bedroom

- No furniture

- Three mirrored wardrobe closets - purchased in 2003

Balcony

- Two porch chairs – purchased in 2002

FORM B6B
(10/89)In re **Arthur D. Gold**

Debtor

Case No.

05-22609-JNF

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6. Wearing apparel.		Misc. men's wearing apparel estimated sale value		1,000.00
7. Furs and jewelry.		One men's Rolex - 25 yrs old estimated sale value		1,500.00
8. Firearms and sports, photographic, and other hobby equipment.		One set of golf clubs - 20 yr old irons woods 2-4 yrs old estimated sale value		100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		Contract partner only - Brecher Wyner et al no equity interest		0.00
		Interest in Needham Street Investment Limited Partnership (2%) no value		0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

FORM B6B
(10/89)

In re **Arthur D. Gold**

Debtor

Case No.

05-22609-JNF

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.		Rights to purchase 2 Bruins season tickets		uncertain
		Rights to purchase 4 Red Sox season tickets		uncertain
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Desk, credenza, chair used at office estimated sale value		1,000.00
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			

FORM B6B
(10/89)

In re Arthur D. Gold

Debtor

Case No.

05-22609-JNF

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Farm supplies, chemicals, and feed.	<input checked="" type="checkbox"/>			
33. Other personal property of any kind not already listed. Itemize.	<input checked="" type="checkbox"/>			
<u>3</u> continuation sheets attached			Total	\$ 7,431.32

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C
(6/90)In re **Arthur D. Gold**

Debtor.

Case No. **05-22609-JNF**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Cash on hand value is approximate average balance as of 10/13/2005	11 USC § 522(d)(5)	130.00	130.00
Desk, credenza, chair used at office estimated sale value	11 USC § 522(d)(6)	1,000.00	1,000.00
Middlesex Savings Bank - checking account # 223497087 value is as of 10/6/05	11 USC § 522(d)(5)	1,001.32	1,001.32
Middlesex Savings Bank - savings account # value is as of filing date	11 USC § 522(d)(5)	0.00	0.00
Misc. books and pictures estimated sale value	11 USC § 522(d)(3)	200.00	200.00
Misc. household goods and furnishings - age ranges from 3 years to 35 years old see attached list	11 USC § 522(d)(3)	2,500.00	2,500.00
Misc. men's wearing apparel estimated sale value	11 USC § 522(d)(3)	1,000.00	1,000.00
One men's Rolex - 25 yrs old estimated sale value	11 USC § 522(d)(4)	1,225.00	1,500.00

FORM B6C
(6/90)

In re Arthur D. Gold, Case No. 05-22609-JNF
Debtor. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
One set of golf clubs - 20 yr old irons woods 2-4 yrs old estimated sale value	11 USC § 522(d)(5)	100.00	100.00

FORM B6D
(12/03)

In re: **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
		VALUE _____					

0 Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$0.00
\$0.00

(Report total also on Summary of Schedules)

Form B6E
(04/04)

In re **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and the last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing a "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Form B6E
(04/04)

In re **Arthur D. Gold**
Debtor

Case No. **05-22609-JNF**
(If known)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.
(04/04)

In re **Arthur D. Gold**, Debtor Case No. **05-22609-JNF**
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. Comm. of MA Dept. of Revenue Bankruptcy Dept. PO Box 9564 Boston MA 02114		See attached breakdown				83,000.00	83,000.00
ACCOUNT NO. Internal Revenue Service SPS JFK Bldg. PO Box 9112 Stop 20800 Boston MA 02203		see attached breakdown claim amounts are approximate and includes estimated penalties and interest				700,000.00	700,000.00

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page)	>	\$783,000.00
Total (Use only on last page of the completed Schedule E.)	>	\$783,000.00

(Report total also on Summary of Schedules)

Attachment to Schedule E

	Federal	State (MA)
1998 income taxes	\$170,000.00	\$15,500.00
1999 income taxes	\$117,000.00	\$12,500.00
2000 income taxes	\$ 21,000.00	\$13,500.00 **
2001 income taxes	\$170,000.00	\$14,500.00
2002 income taxes	\$130,000.00	\$12,500.00
2003 income taxes	\$ 42,000.00	\$ 6,000.00
2004 income taxes	\$ 50,000.00	\$ 8,500.00
 TOTALS	 \$700,000.00	 \$83,000.00

** disputed

PREAMBLE TO SCHEDULE F

I acquired three Citibank credit cards from 1982 through the next few years. During the entire time from 1982 to present, my wife and I purchased numerous products with them. The present outstanding debt was accumulated over a very long period of time and I don't recall any of the balances being at zero during that time. The same is true for any MBNA cards, although one was acquired in 1985 and the smaller balance card much later.

I originally received an American Express card in the 1970's. I was issued a different card in the early 1980's. The other two American Express accounts were issued in the 1990's or close to 2000. Two are current pay cards and I paid currently until 2004, then again in early 2005. The third (Optima) is similar to the Citibank cards and rarely, if ever, reached a zero balance.

To the best of my memory, no charges for purchases have been made to these cards in the last six months.

In re **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 371382976371008 American Express Customer Service PO Box 7825 C.S. Ft. Lauderdale FL 33329		2004-2005 claim amount is approximate				7,000.00
ACCOUNT NO. 372902888211007 American Express Customer Service PO Box 7825 C.S. Ft. Lauderdale FL 33329		claim amount is approximate				3,500.00
ACCOUNT NO. 372506413281003 American Express Customer Service PO Box 7825 C.S. Ft. Lauderdale FL 33329		claim amount is approximate				9,300.00

3 Continuation sheets attached

Subtotal >

Total >

\$19,800.00

Form B6F - Cont.
(12/03)

In re **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4305500339319991 Bank of America PO Box 15480 Wilmington DE 19850		2004-2005 credit card debt claim amount is approximate				8,000.00
ACCOUNT NO. 0070488642 Bank of America PO Box 15480 Wilmington DE 19850	X J	reserve credit line				2,100.00
ACCOUNT NO. 400351606 BMW Financial Services PO Box 9001065 Louisville KY 40290		unpaid past due lease payments claim amount is approximate				2,700.00
ACCOUNT NO. Boulder Capital LLC 21 Central Street Weston MA 02493	X	personal guarantee of mortgage on real estate owned by spouse claim amount is approximate				45,000.00
ACCOUNT NO. 8410015308496 Brooks Brothers PO Box 530993 Atlanta GA 30353		claim amount is approximate				2,700.00

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$60,500.00

Form B6F - Cont.
(12/03)

In re **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4128002278050633 Citibank Box 6500 Sioux Falls SD 57117		claim amount is approximate				7,800.00
ACCOUNT NO. 4128003134739435 Citibank Box 6500 Sioux Falls SD 57117		claim amount is approximate				12,000.00
ACCOUNT NO. 5424180172882620 Citibank Box 6500 Sioux Falls SD 57117		claim amount is approximate				19,000.00
ACCOUNT NO. Edward L. Weiner 803 Wisteria Way Wayland MA 01778		various personal loans beginning in 1993 and ending in 2005				139,000.00
ACCOUNT NO. Joshua Gold 250 Beacon Street Unit 3 Boston MA 02116		2003-2005 various loans from son claim amount is approximate				146,500.00

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$324,300.00

Form B6F - Cont.
(12/03)

In re **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5490352560056567 MBNA PO Box 15026 Wilmington DE 19850	X	J	claim amount is approximate				5,000.00
ACCOUNT NO. 5329031567010861 MBNA PO Box 15026 Wilmington DE 19850	X	J	claim amount is approximate				33,000.00
ACCOUNT NO. Sallie Mae PO Box 9500 Wilkes Barre PA 18773		J	Acct #'s 011068332532 0143015824 000034084 guarantee of student loans				8,000.00
ACCOUNT NO. 36577079 Volvo Financial North America PO Box 371395 Pittsburgh PA 15250			deficiency for repossessed leased vehicle				uncertain

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$46,000.00
\$450,600.00

(Report also on Summary of Schedules)

Form B6G
(10/89)

In re: **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
BMW Financial Services PO Box 9001065 Louisville KY 40290	lease for 2003 530 i

B6H

(6/90)

In re: **Arthur D. Gold**

Debtor

Case No. **05-22609-JNF**

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Penny Gold	Bank of America PO Box 15480 Wilmington DE 19850
Penny Gold Penny Gold	MBNA PO Box 15026 Wilmington DE 19850
Penny Gold	Boulder Capital LLC 21 Central Street Weston MA 02493

Form B61
(12/03)

In re **Arthur D. Gold** , Case No. **05-22609-JNF**
Debtor (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: separated	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Employment:	DEBTOR	SPOUSE
Occupation Attorney		
Name of Employer Brecher, Wyner et al		
How long employed 1 year		
Address of Employer 100 Wells Avenue Newton MA		

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>0.00</u>	\$ _____
Estimated monthly overtime	\$ <u>0.00</u>	\$ _____
SUBTOTAL	\$ <u>0.00</u>	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ _____
b. Insurance	\$ <u>0.00</u>	\$ _____
c. Union dues	\$ <u>0.00</u>	\$ _____
d. Other (Specify) _____	\$ <u>0.00</u>	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ _____
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>16,666.66</u>	\$ _____
Income from real property	\$ <u>0.00</u>	\$ _____
Interest and dividends	\$ <u>0.00</u>	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ _____
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ _____
Pension or retirement income	\$ <u>0.00</u>	\$ _____
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ _____
TOTAL MONTHLY INCOME	\$ <u>16,666.66</u>	\$ _____

TOTAL COMBINED MONTHLY INCOME \$ 16,666.66 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

The above figure is based upon Mr. Gold's gross yearly draw of \$200,000 divided by 12.

Case No. 05-22609-JNF

(If known)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Rent or home mortgage payment (include lot rented for mobile home)		\$	1,500.00
Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel		\$	200.00
Water and sewer		\$	0.00
Telephone		\$	50.00
Other cable		\$	75.00
Home maintenance (repairs and upkeep)		\$	0.00
Food		\$	700.00
Clothing		\$	300.00
Laundry and dry cleaning		\$	140.00
Medical and dental expenses		\$	100.00
Transportation (not including car payments)		\$	260.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	300.00
Charitable contributions		\$	50.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	100.00
Life		\$	0.00
Health		\$	672.00
Auto		\$	150.00
Other disability		\$	183.33
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	0.00
Other Federal taxes - estimated		\$	4,000.00
State estimated taxes		\$	800.00
Alimony, maintenance or support paid to others		\$	6,700.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other auto parking		\$	125.00

\$ 16,405.33

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each	\$	_____

The above expenses are the Debtor's best ^(interval) estimate of his average monthly expenses

Official Form 6 - Cont.
(12/03)

In re: Arthur D. Gold
Debtor

Case No. 05-22609-JNF
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20
(Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: Nov. 8, 2005

Signature: Arthur D. Gold

Arthur D. Gold

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)